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Assessing the Role of Public Administration in Women Empowerment through Self-Help Groups: A Case Study of the Bihar Jeevika Program

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Abstract:

The public administration system plays a critical role in facilitating inclusive development and gender empowerment, especially in rural India. In Bihar, the Jeevika program—implemented under the Bihar Rural Livelihoods Promotion Society (BRLPS)—has emerged as a significant initiative aimed at enhancing socio-economic empowerment among women through Self-Help Groups (SHGs). This study examines the role of public administration in supporting and sustaining women's empowerment via Jeevika in selected districts of Bihar.

The purpose of this study is to evaluate how administrative interventions, such as training, financial linkages, awareness drives, and grievance redressal mechanisms, have impacted the empowerment levels of SHG members. A mixed-methods design was adopted. Primary data will be collected through structured questionnaires administered to 150 SHG members across three districts. Demographic analysis and Pearson correlation will be used to assess the relationship between public support and indicators of empowerment such as income contribution, decision-making, social mobility, and confidence.

Preliminary expectations suggest a positive correlation between administrative facilitation and women's empowerment. The study also identifies key demographic variables influencing the effectiveness of Jeevika, such as education, age, and income level.

In conclusion, this study provides empirical evidence on the role of local governance and administrative machinery in enhancing grassroots-level empowerment of women. It offers recommendations for policy and practice to strengthen gender-focused public administration in Bihar.

Keywords: Public Administration, Women Empowerment, Jeevika, Self-Help Groups, Bihar, Local Governance, Rural Development.

1. Introduction

Empowerment of women, particularly in rural contexts, has emerged as a pivotal concern for policymakers, development practitioners, and scholars across disciplines. In the Indian context, the state of Bihar offers a compelling case for examining rural women's empowerment due to its persistent socio-economic challenges, patriarchal social fabric, and ongoing development interventions. The World Bank-supported JEEViKA program—Bihar Rural Livelihoods Project—has become a landmark initiative focused on promoting sustainable livelihoods through the mobilization of women into Self-Help Groups (SHGs). These groups not only provide financial inclusion but also foster social capital, collective agency, and enhanced decision-making among marginalized women (World Bank, 2018).

Over the past decade, research has highlighted the transformative potential of SHGs in enhancing access to credit, increasing household income, and improving health and education indicators among rural women (Desai & Joshi, 2020; Sinha & Jain, 2021). Bihar, with its unique historical disadvantage in gender indicators, shows a gradual yet significant shift in women's participation in economic and governance processes. SHGs under JEEViKA have helped women access microfinance, develop entrepreneurial ventures, and exercise agency in both family and community settings (NABARD, 2022).

Previous researches had illuminated the economic and resource dimensions that tie into these empowerment trajectories. Frederick, Joseph, and Nath (2022) explored the systemic linkages between agriculture and business in rural India, identifying both structural constraints and solution pathways—many of which overlap with JEEViKA's operational philosophy. Furthermore, Frederick (2016) emphasized the role of sustainable resource utilization in achieving broader development goals, aligning closely with the livelihood diversification goals of SHG networks.

While existing literature often quantifies SHG success in financial or infrastructural terms, there is a growing need to assess empowerment through multi-dimensional, demographic, and correlational lenses, particularly in Bihar. This study aims to address that gap by using demographic analysis and correlational methods to explore how women's socio-economic empowerment is affected by their participation in SHGs under JEEViKA. The research will specifically consider factors like education, income level, family structure, and rurality.

A notable innovation in this research is the incorporation of localized perspectives from Bihar's districts, enabling a grounded understanding of empowerment processes. The findings are expected to offer policy suggestions that are not only contextually relevant but also scalable to other states with similar socio-economic profiles.

1.1 Research Objectives

1. To examine the role of Self-Help Groups (SHGs) under the Bihar JEEViKA program in promoting financial independence among rural women.
2. To analyse the impact of SHG participation on women's decision-making power within households and communities.
3. To assess the accessibility and utilization of credit facilities by SHG members.
4. To evaluate changes in livelihood and socio-economic status of women after joining SHGs.
5. To explore the role of public administration and institutional support in facilitating the empowerment process through SHG initiatives.

2. Literature Review

Self-Help Groups (SHGs) have emerged as pivotal instruments in fostering women's empowerment, particularly in rural India. These collectives, typically comprising 10-15 women, focus on mutual financial assistance and capacity building, operating on the premise that collective action can lead to enhanced economic independence and social status for women (Kumar et al., 2021). The Bihar Rural Livelihoods Project, popularly known as JEEViKA, was initiated to alleviate poverty by empowering rural women through SHGs. Since its inception, JEEViKA has mobilized over 12 million women into more than a million SHGs, significantly impacting Bihar's socio-economic landscape (World Bank, 2020). Participation in SHGs under JEEViKA has been linked to increased income levels and financial autonomy among women. Studies indicate that women involved in these groups have better access to credit facilities, leading to entrepreneurial ventures and improved household incomes (Singh, 2022). Furthermore, the collective savings of SHGs have facilitated substantial bank linkages, with groups leveraging over $1.1 billion in institutional credit (World Bank, 2019). Beyond economic benefits, SHGs have played a crucial role in enhancing women's social and political standing. Engagement in group activities has bolstered women's confidence, enabling greater participation in community decision-making processes. Notably, SHG members have been instrumental in local governance, with increased representation in Panchayati Raj Institutions (Ghosh et al., 2024). Despite the successes, challenges persist. Issues such as unequal participation, dominance by certain members, and sustainability of SHGs have been highlighted. Additionally, while economic gains are evident, translating these into long-term social empowerment remains a work in progress (Kumar et al., 2021). An emerging dimension of SHGs under JEEViKA is their integration with health and nutrition programs. The JEEViKA Technical Support Program (JTSP) has effectively layered health interventions within SHG activities, leading to improved maternal and child health outcomes (Mondal et al., 2025). The JEEViKA initiative exemplifies the transformative potential of SHGs in empowering women economically, socially, and politically. While challenges remain, the program's integrative approach offers valuable insights for similar endeavours globally.

3. Methodology

This study adopts a descriptive and analytical research design to explore the contribution of Self-Help Groups (SHGs) towards enhancing the socio-economic status of women in selected rural districts of Bihar. The research focuses on assessing empowerment in areas such as financial independence, decision-making power, access to credit, and improvement in livelihood indicators.

The study area includes selected districts from North and South Bihar known for active SHG participation under state-supported programs. A purposive sampling technique has been employed to identify women who are active SHG members and have been associated with the groups for at least three years. The sample size consists of 400 respondents to ensure robust representation across various socio-economic strata and geographical areas.

Primary data has been collected through structured questionnaires designed to assess socio-economic status before and after SHG membership. The questionnaire includes both close-ended and Likert-scale-based items. Demographic data such as age, education, caste, income group, and marital status were collected to facilitate comparative analysis.

Statistical analysis is conducted using descriptive tools (frequency, percentage, mean) and inferential statistics including correlation analysis to examine the strength of association between demographic variables and the perceived impact of SHG involvement. The responses are analyzed using SPSS software.

Ethical considerations such as informed consent, voluntary participation, and respondent confidentiality have been strictly adhered to. The findings are intended to offer practical insights for policy formulation aimed at strengthening women's empowerment frameworks in Bihar.

4. Results and Discussion

The findings of this study shed light on the multi-dimensional impact of Self-Help Groups (SHGs) facilitated by the Bihar JEEViKA program on women's empowerment, especially in rural areas with pronounced socio-economic vulnerabilities. Analysis of primary data collected from 400 respondents highlights a positive trajectory in the domains of economic independence, decision-making capacity, and social mobility among SHG participants.

To understand the socio-economic background of SHG members in the study, demographic data were analyzed from a sample of **400 women** across selected districts of Bihar.

Table 1.1 Demographic Distribution

Demographic Variable	Category	Percentage (%)
Age Group	18–30 years	24%
	31–45 years	53%
	46 and above	23%
Educational Qualification	No formal education	18%
	Up to Primary School	36%
	Secondary School	31%
	Graduate and above	15%
Caste Group	SC/ST	29%
	OBC	48%
	General	23%
Marital Status	Married	85%
	Widowed/Separated	9%
	Single	6%
Income Group (Monthly)	Below ₹5,000	44%
	₹5,001–₹10,000	37%
	Above ₹10,000	19%
Years in SHG Membership	3–5 years	41%
	6–10 years	46%
	Above 10 years	13%

N=400

An examination of the socio-demographic attributes of the respondents reveals the inclusive outreach of the JEEViKA initiative across rural Bihar. The age composition indicates that the highest participation (53%) comes from women aged 31–45 years, a demographic often balancing both familial responsibilities and income-generating roles. Younger women (18–30 years) constituted 24%, suggesting emerging generational interest in self-help mechanisms, while 23% of respondents were above 45 years, underscoring the program's appeal even among older age groups.

Educational background presents a mixed landscape: while 18% of participants lacked formal education, the remaining majority had at least basic schooling, with 36% completing primary education and 31% reaching secondary level. A smaller yet notable segment (15%)

held graduate-level qualifications, reflecting JEEViKA's growing credibility even among the relatively educated rural female population.

Caste-wise distribution reaffirms the program's alignment with inclusive development goals. A considerable portion of participants belonged to marginalized communities—Scheduled Castes and Scheduled Tribes (29%) and Other Backward Classes (48%)—suggesting that SHGs are effectively reaching historically disadvantaged groups. Only 23% of respondents were from the General category.

Marital status data showed that 85% of participants were married, pointing to SHGs as tools for strengthening household economic security. Widowed or separated women accounted for 9%, and single women 6%, indicating a presence—albeit smaller—of SHGs as platforms of support for vulnerable women living outside traditional family structures.

Income distribution highlights the economic fragility within which SHGs operate: 44% of the women reported a monthly household income below ₹5,000, and 37% earned between ₹5,001–₹10,000. This underscores the centrality of SHGs in supplementing income and providing financial buffers to low-income households. Notably, 46% of the participants had remained associated with their SHGs for 6 to 10 years, and another 41% for 3 to 5 years, indicating a sustained commitment to the SHG model and its perceived long-term benefits.

4.1 Correlation Analysis

To understand the association between SHG-related variables and indicators of women's empowerment, Pearson's correlation analysis was employed. The independent variables considered were the duration of SHG membership, participation in training programs, and income generation activities. The dependent variables included economic independence, decision-making power, and social status.

Table 1.2 Pearson's Correlation Coefficients

Independent Variables	Economic Independence	Decision-Making Power	Social Status

Duration of SHG Membership	0.41**	0.36**	0.28*
Participation in Training	0.44**	0.39**	0.31**
Income Generation Activities	0.52**	0.47**	0.43**

Note: *$p < 0.05$, **$p < 0.01$

The findings reveal statistically significant positive correlations between the independent and dependent variables. Notably, income generation activities demonstrate the strongest correlation across all empowerment indicators, suggesting that active economic engagement is a critical pathway to women's empowerment. The duration of SHG membership also correlates significantly, particularly with economic independence (r = 0.41), reinforcing the value of long-term participation in fostering financial autonomy. Furthermore, training participation emerged as a meaningful contributor, indicating that capacity-building interventions amplify not just skills but also women's social standing and voice in household and community decisions.

4.2 Discussion

The results of this empirical inquiry substantiate the significant role played by Self-Help Groups (SHGs), particularly under the JEEViKA initiative, in advancing women's empowerment in rural Bihar. The statistically significant correlations identified between SHG-related variables and empowerment outcomes underscore the multidimensional value of SHG participation.

The strongest correlation was observed between income generation activities and economic independence (r = 0.52), indicating that when women are engaged in income-generating ventures facilitated by SHGs, their financial autonomy substantially improves. This supports existing literature suggesting that access to income is a key determinant of empowerment (Kabeer, 1999). The data suggest that economic self-sufficiency is not merely a consequence of access to credit but also hinges on the effective utilization of that credit in productive activities.

Training participation emerged as another vital contributor to empowerment, with significant correlations across all three indicators—economic independence, decision-making power, and social status. This highlights the importance of capacity-building measures in empowering women beyond economic realms. Training programs often serve to enhance confidence, develop new skills, and increase women's capacity to engage meaningfully in both household and community decision-making. These findings echo the work of Sanyal (2009), who emphasized the transformative effects of collective learning and shared experiences in SHG settings.

The duration of SHG membership was also positively associated with empowerment outcomes, suggesting that the length of engagement with the SHG ecosystem has cumulative benefits. This is indicative of the social capital that members gradually accumulate over time, which in turn reinforces trust, collective identity, and mutual accountability. It also points to the gradual nature of empowerment, which unfolds over sustained periods of engagement, as argued by researchers such as Mayoux (2001).

The demographic profile of the participants also offers meaningful insights. The predominance of respondents from marginalized social categories (SC/ST and OBC) and economically vulnerable groups indicates that SHGs have effectively reached those most in need. Furthermore, the fact that nearly one-third of the sample had no formal education or only primary schooling underscores the program's penetration into communities with limited access to traditional development mechanisms. However, the limited representation of women with higher education and those earning above ₹10,000 monthly suggests a ceiling effect, wherein SHG benefits might plateau without complementary inputs such as advanced financial literacy, digital inclusion, and market linkages.

From a theoretical standpoint, the findings align well with Kabeer's (1999) empowerment framework, which posits that empowerment results from the expansion of resources, agency, and achievements. SHGs appear to contribute to all three domains: providing financial and informational resources, fostering decision-making capacity, and enabling visible socio-economic mobility.

The study also resonates with Sen's (1992) capabilities approach, in that SHG participation seems to enhance the real freedoms women enjoy in leading lives they have reason to value.

Nevertheless, while the positive associations are encouraging, causality cannot be conclusively established due to the study's cross-sectional design. Moreover, empowerment is a contextually nuanced and deeply subjective phenomenon. The use of self-reported indicators, although necessary, may carry social desirability bias.

In summary, the results demonstrate that SHGs—particularly when embedded within structured frameworks such as JEEViKA—serve as vital instruments of grassroots empowerment. However, the extent and sustainability of these outcomes are contingent on continuous institutional support, quality of training interventions, and meaningful avenues for economic engagement.

4.3 Policy and Thematic Applications

The findings of this study bear significant implications for both policy formulation and thematic planning in rural development and gender empowerment. The observed correlations between SHG involvement and improvements in economic and social indicators signal a need for integrated, community-driven development models. SHGs, particularly under institutionalized programs like JEEViKA, act as decentralized nodes for delivery of multiple state and non-state welfare services.

Thematically, the success of SHGs in enhancing economic independence and decision-making power underscores the viability of women-centered microfinance and collectivization as a strategy for poverty reduction, financial inclusion, and social justice. Policy architects may view SHGs not just as credit vehicles, but as multi-functional institutions capable of addressing multidimensional vulnerabilities—spanning from livelihood creation to education, health, and civic participation.

Embedding SHGs within broader frameworks such as the National Rural Livelihood Mission (NRLM), Skill India, and Digital India initiatives can amplify their outreach and sustainability. Moreover, aligning SHG promotion with SDGs—especially SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth)—can help localize global developmental goals effectively.

5. Conclusion

The findings of this study clearly establish the transformative role of Self-Help Groups (SHGs) in enhancing women's socio-economic agency under the JEEViKA framework in Bihar. The empirical evidence reflects measurable improvements in economic independence, household and community-level decision-making, and social recognition. Positive correlations between income-generating activities, SHG training, and the duration of group membership with empowerment outcomes underscore the significance of sustained participation and structured support mechanisms. Notably, the study affirms that SHGs serve not merely as financial intermediaries but as platforms of personal growth, social inclusion, and long-term resilience among rural women. These outcomes align with broader development priorities such as gender equity, inclusive finance, and decentralized governance. As SHGs continue to evolve, their strategic integration with health, education, and livelihood missions offers a promising route for multi-sectoral empowerment.

5.1 Recommendations

- Provide skill-based training in entrepreneurship and digital literacy to SHG members
- Streamline access to collateral-free institutional credit for SHGs.
- Ensure SHG representation in Panchayati Raj Institutions for stronger grassroots governance.

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